

Amendments to the claims (this listing replaces all prior versions):

1. (currently amended) A machine-base method comprising:  
in connection with a project,  
generating a predictive model based on historical data about a system being  
modeled[[,]];  
enabling the user to validate a model development process with a predictive model  
between at least two subsets of the historical data[[,]]; and  
applying the validated model development process to a full set of historical data to  
generate a final model.  
~~interacting with the system being modeled based on the predictive model.~~
2. (previously presented) The method of claim 1 in which the a user interface  
display project goals enabling the user to assess model project performance wherein the project  
goals comprise at least one of: cumulative lift over an interval of interest, degree of  
monotonicity, or concordance scores.
- 3 (currently amended) The method of claim 2 also including  
identifying that the model does not produce at least a predefined degree of lift for at  
least one of the ~~validation datasets~~ subsets.
4. (currently amended) The method of claim 3 also including  
enabling a user to choose interactively at least one model development criterion change  
or transformation or interaction of variables to improve a fit of the predictive model.
- 5 (currently amended) The method of claim 4 also including  
graphically displaying and comparing measures of performance for ~~the a~~ validation  
dataset and a training dataset.

6. (currently amended) A machine-based method comprising:  
in connection with a process[[.]],  
~~generating a predictive model based on historical data about a system being modeled,~~  
~~using a validated model development process that is subject to validation,~~ to enable  
automatic transformations of variables of the data, automatic generation of a predictive model,  
and automatic generation of performance measures of the predictive model on at least two  
independent datasets of historical data[[.]]; and  
applying a validated model development process to a full set of historical data to generate  
a final model.  
~~interacting with the system being modeled based on the predictive model.~~
7. (original) The method of claim 6 also including  
generating measures of the performance of the predictive model for the two datasets, the  
performance measures being generated separately percentile by percentile.
8. (original) The method of claim 6 also including  
graphically displaying and comparing measures of performance for the two datasets.
9. (previously presented) The method of claim 6 also including  
persistently storing the validated model development process and a validated model for  
computing propensities for at least one target outcome variable, the propensities serving as  
indices of a score for non-historical data.
10. (original) The method of claim 6 also including providing a user interface for  
assessing project goals against performance.
11. (previously presented) The method of claim 6 also including providing a user  
interface for selecting at least one subset of the historical data in addition to a training subset.

12 (previously presented) The method of claim 6 providing a user interface for displaying the performance of the model for at least two subsets of the historical data for an interval of interest.

13. (original) The method of claim 6 enabling a user to choose interactively at least one transformation or interaction of variables to improve the model validation process.

14. (currently amended) The method of claim 6 ~~determining whether the model generalizes to the data other than a subsample, and, if so, applying a possible model to all of the data to generate a final model, and also including~~ cross-validating the final model using random portions of the historical data.

15. (original) The method of claim 6 providing a user interface that enables the user to select at least one validation dataset and invoke a model process validation method.

16. (original) The method of claim 6 providing a user interface that enables the user to point and click to cause display of information about the model process validation.

17 (original) The method of claim 16 in which the information about the model process validation includes at least one of: a statistical report card with a link to the statistical report chart, a cumulative lift chart with a link to the cumulative lift chart, and a non-cumulative lift chart with a link to the non-cumulative lift chart.

18. (original) The method of claim 17 in which invocation of the link to the statistical report card causes display of the statistics of model process validation.

19. (original) The method of claim 17 in which invocation of the link to the cumulative lift chart causes display of a cumulative lift chart.

20. (original) The method of claim 17 in which invocation of the link to the cumulative lift chart causes display of a non-cumulative lift chart.

21 (original) The method of claim 17 in which a user is enabled to choose interactively at least one performance criterion change or transformation or interaction of variables to improve the model validation process.

22. (currently amended) The method of claim 6 also including providing a user interface that enables the user to select at least one machine automated model development process applied to the entire dataset set of the historical data for a the validated model process.

23. (original) The method of claim 6 also including providing a user interface that enables the user to point and click to cause display of information about the performance of the validated model process applied to the entire set of historical data.

24 (original) The method of claim 23 in which the information about the model performance for two independent data subsets includes at least one of the following: a statistical report card with a link to the statistical report chart, a cumulative lift chart with a link to the cumulative lift chart, a non-cumulative lift chart with a link to the non-cumulative lift chart.

25. (original) The method of claim 24 in which the invocation of the link to the statistical report card causes display of the statistics of model process validation.

26. (original) The method of claim 24 in which the invocation of the link to the cumulative lift chart causes display of a cumulative lift chart.

27. (original) The method of claim 24 in which the invocation of the link to the cumulative lift chart causes display of a non-cumulative lift chart.

28. (previously presented) The method of claim 6 also including storing ~~a-~~the final model and the model process validation results persistently.